

Eligibility Criteria – Hanford Employee Welfare Trust (HEWT)-Sponsored Health Plans (Medical/Vision and Dental)

Employee

You are eligible to enroll for the HEWT-sponsored health plans, medical/vision and dental if:

1. You are a regular full or part-time employee of the Company that is a sponsor of the HEWT; and
2. You are in a job category to which these benefits are offered; and
3. You have a regular work schedule of at least 20 hours per week; and
4. You meet other eligibility requirements as outlined herein.

Temporary and hourly employees are not eligible.

Dependents

Your eligible dependents include:

1. *Your legal spouse*, unless he or she is enrolled in one of the HEWT-sponsored medical plans as an employee or retiree.
2. *Your unmarried children*, under age 23, that are primarily dependent upon you for support and maintenance, provided they are not:
 - (a) In the military service, or
 - (b) Employed full-time, or
 - (c) Eligible for any other group health benefits through their employer.

The term *children* means: natural children, legally adopted children, stepchildren who reside in your home, and other children where the employee has legal guardianship, custody, or conservatorship evidenced by a court order.

Your dependents are covered from the date they join your family by reason of birth, legal adoption, placement for adoption, or marriage. However, you must formally add them as covered dependents within 31 days of the event by contacting Benefits Administration at *Benefits – PHMC, or send documentation to Benefits at H2-23, in order to ensure continued coverage. Special rules apply to newborn or adopted children: 1) A newborn or adopted newborn dependent is automatically covered for 21 days following birth; 2) A newborn or adopted child may be enrolled retroactively within 60 days following date of birth or placement for adoption; 3) If no additional premium is required, enrollment is not required as a condition of coverage, but claim reimbursement may be delayed until enrollment.

Under the following circumstances, HEWT-sponsored health coverage that is in effect upon reaching age 23 may be continued if:

- (a) Dependent children are full-time students in a recognized course of study or formal training program, provided there has been no break in coverage and they meet all other eligibility criteria. Periodic verification of continuous student status will be required.
- (b) Dependent children, who are physically handicapped or developmentally disabled before age 23, are eligible for continued coverage past age 23, provided they meet all other eligibility requirements. This status needs to be established prior to age 23. Contact Benefits Administration for information.

Under no circumstances can coverage for dependent children be added
or reinstated after age 23.

Other Eligibility Rules

No one can be covered more than once in a HEWT-sponsored medical/vision and dental plan. That is, an individual cannot enroll as an employee or retiree and also be covered as a dependent of another employee or retiree. If both you and your spouse are eligible for HEWT-sponsored health coverage, either as active employees or retirees, each of you can enroll for coverage as an employee or retiree, or one spouse can enroll as an employee or retiree, and cover the other spouse as a dependent.

No one can be covered as a dependent child of more than one HEWT-eligible employee.

Eligibility Criteria (Contd.)

When can you enroll?

Eligible employees and their dependents can enroll:

- At the time the employee is hired, to be effective the date of hire;
- Within 31 days of first becoming eligible, such as a life event (marriage, birth, adoption, custody etc.), effective the date of the life event; or
- During the annual benefits open enrollment. Coverage for eligible employees and dependents begins on January 1 of the following calendar year.

Points of Contact:

Help Line: 1-509-376-6962
Internal e-mail: *Benefits – PHMC
External e-mail: Benefits_-_PHMC@rl.gov
Benefits Reps: 376-4388 – 376-5200 – 372-8284

Please Note!

It is extremely important to contact Benefits Administration to obtain forms and documentation for life events. This ensures appropriate coverage for dependents. In the case of marriage and divorce, a packet is prepared that must be completed and returned in order to establish dependents.

Please verify your dependents are eligible in our system by going to the HR Homepage at <http://apweb02.rl.gov/rapidweb/phmc/hrweb>, click on "Employee Self-Service," enter your HID and Password, click on "Current Benefits," to review your current coverage and dependents. If you find an error, follow the instructions to add or drop a dependent. *Keep in mind you may have to wait until Open Enrollment to add dependents for coverage if more than 31 days have passed since the life event.*

Disqualification for Benefits

- When you fail to make any required contribution;
- For an enrolled dependent, when he or she no longer meets the requirements to remain an eligible dependent.

Continued health coverage may be available under provisions of the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA) to employees, dependents and former spouses who lose group coverage for reasons including termination or death of the employee, loss of eligibility by a dependent child, or divorce. In the case of divorce and loss of dependent eligibility, COBRA continuation coverage can continue up to 36 months as long as he or she continues to be eligible and pays the required premium.

However, to be eligible for COBRA continuation coverage, the employee or qualified beneficiary that is losing coverage must notify the HEWT Plan Administrator within 60 days of the employee's divorce, or an enrolled dependent's loss of eligibility as an enrolled dependent.

The above reflects rules for eligibility for HEWT-sponsored health plans that are currently in effect. Eligibility rules comply with the provisions of the Health Insurance Portability and Accountability Act (HIPAA). Plan coverage provisions, contribution rates and eligibility requirements are subject to change. These eligibility provisions may be different from the certificate of coverage. In those cases, the above rules apply.

For detailed information on your benefits, go to the HR Homepage at <http://apweb02.rl.gov/rapidweb/phmc/hrweb/>, click on "Employee Self-Service," enter your HID number and Password and click on "Current Benefits."

***HEWT Sponsoring Employers as of February 1, 2006:**

* American Electric, Inc. * Fluor Hanford, Inc. * CH2MHILL Hanford Group, Inc. * Eberline Services Hanford, Inc.
* Duratek Federal Services of Hanford, Inc. * Johnson Controls, Inc. * Energy Northwest * Numatec Hanford Corporation
* Parsons Hanford Fabricators, Inc. * Advanced Technologies and Laboratories International, Inc.;
* Washington Closure Hanford LLC